002.20 Major mental and emotional disorders mean:

002.20A Any mental and emotional disorder in which the following behaviors occur or might reasonably be expected to occur regardless of specific diagnoses or the nature of the presenting complaint:

002.20A1 persistent and/or severe suicidal or homicidal thinking and/or behaviors:

002.20A2 persistent and/or severe behaviors injurious to self and/or others;

002.20A3 psychotic symptoms which include delusions, hallucinations, or formal thought disorders; or

002.20A4 physical complaints or signs suggestive of deterioration or anomaly in physiological, psychophysiological or neuropsychological functioning.

002.20B The following diagnoses as referenced in the current edition of the Diagnostic and Statistical Manual of Mental Disorders and the International Classification of Diseases are major mental disorders:

002.20B1 schizophrenia;

002.20B2 major depressive disorder;

002.20B3 bipolar disorder;

002.20B4 delusional disorder;

002.20B5 psychotic disorder;

002.20B6 panic disorder; and

002.20B7 obsessive compulsive disorder.

002.20C Certain diagnoses which are referenced in the current edition of the Diagnostic and Statistical Manual of Mental Disorders and the International Classification of Diseases, such as dissociative disorders, post traumatic stress disorder, dissociative identity disorder, severe eating disorder, and borderline personality disorder, are more likely than others to demonstrate one or more of the above behavioral criteria, although these diagnoses alone do not constitute a major mental disorder.

002.20D Persons who have exhibited behaviors consistent with a major mental disorder in the past have an increased probability of exhibiting such behaviors in the future, especially under stress.